Appl. No. 09/702,274
Amdt. dated April 8, 2004
Reply to Office Action of October 9, 2003

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer implemented method of initiating a transfer of funds from one online account to another in a computer network, comprising:

   receiving from a first user a request to establish an online account;

   receiving account access information for a bank account from the first user, wherein once the bank account is verified the first user is able to transfer funds between the online account and the bank account;

   verifying, using the account information, whether the first user has access to the bank account; and if verified;

   receiving a transfer request from the first user, the transfer request including an amount of funds for transfer from the online account associated with the first user and identification information for a recipient of the funds, the identification information including an electronic message address for the recipient; [[and]]

   automatically sending an electronic message to the recipient using the electronic message address, the electronic message indicating that funds are ready for transfer to the recipient;

   receiving a response from the recipient, wherein the response includes a request to establish an online account for the recipient; and

   establishing a second online account associated with the recipient.

2. (Currently amended) The computer implemented method of claim 1, ~~further comprising the steps of:~~

   ~~receiving a~~ wherein the response from the recipient includes an indication from the recipient accepting or rejecting the transfer of funds; and wherein the method further includes:

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6   transferring said amount of funds from the online account associated with the first

7   user to [[a]] the second online account associated with the recipient if the response indicates

8   acceptance.

1   3. (Original) The computer implemented method of claim 1, wherein the bank

2   account is one of a checking account and a savings account.

1   4. (Original) The computer implemented method of claim 1, wherein the step of

2   verifying comprises the steps of:

3   causing a small deposit to be made to the bank account using the account access

4   information;

5   notifying the first user that a deposit has been made to the bank account;

6   requesting from the first user identification of the amount of the deposit;

7   receiving a response from the first user identifying the amount of the deposit; and

8   verifying whether the amount identified in the response matches the amount

9   deposited in the bank account, whereby the bank account is verified if a match occurs.

1   5. (Original) The computer implemented method of claim 4, wherein the small

2   deposit has a value of between 0.01 dollars and 1.00 dollar, inclusive.

1   6. (Original) The computer implemented method of claim 2, wherein the account

2   access information and the response are received from the user over the Internet.

1   7. (Original) The computer implemented method of claim 1, further including

2   the step of transferring funds from the banking account to the online account associated with the

3   first user in response to a request to transfer funds if the bank account is verified.

1   8. (Original) The computer implemented method of claim 1, further including

2   the step of transferring funds from the online account associated with the first user to the bank

3   account in response to a request to transfer funds if the banking account is verified.

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1   9. (Original) The computer implemented method of claim 1, wherein the step of

2 verifying comprises the steps of:

3   causing two or more small deposits to the banking account using the account

4 access information;

5   notifying the user that the two or more deposits have been made to the banking

6 account;

7   requesting from the user identification of the amounts of each of the two or more

8 deposits;

9   receiving a response from the user identifying the amounts of each of the two or

10 more deposits;

11   verifying whether the amounts identified in the response match the amounts

12 deposited in the banking account, whereby the account is verified if a match occurs.

1   10. (Original) The computer implemented method of claim 9, wherein each of

2 the small deposits has a value of between 0.01 dollars and 1.00 dollar, inclusive.

1   11. (Original) The computer implemented method of claim 1, wherein the

2 account access information is received from the first user over the Internet.

1   12. (Original) The computer implemented method of claim 1, wherein the

2 account access information includes an account number.

1   13   (New) The method of claim 1, wherein establishing includes:

2   receiving account access information for a second bank account from the

3 recipient, wherein once the second bank account is verified, the recipient is able to transfer funds

4 between the second online account and the second bank account; and

5   verifying, using the account access information received from the recipient,

6 whether the recipient has access to the second bank account.

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1   14   (New) The method of claim 13, wherein verifying whether the recipient

2   has access to the second bank account comprises:

3   causing a small deposit to be made to the second bank account using the account

4   access information received from the recipient;

5   notifying the recipient that one or more deposits have been made to the second

6   bank account;

7   requesting from the recipient identification of the amount of the one or more

8   deposits;

9   receiving a response from the recipient identifying the amounts of the one or more

10   deposits; and

11   verifying whether the amount identified in the recipient's response matches the

12   one or more amounts deposited in the bank account, whereby the second bank account is verified

13   if a match occurs.